

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re KENNETH G McNEIL

Case No. 15-14218 MBK
Reporting Period: May 31, 2016

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements		x		
Cash disbursements journals		x		
Statement of Operations	MOR-2	N/A		
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4	x		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

/s/ Kenneth G. McNeil

7/28/2016

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re KENNETH G McNEIL

Case No. 15-14218 MBK
Reporting Period: May 31, 2016

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH								
RECEIPTS								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS	PLEASE SEE ATTACHED QUICKBOOKS STATEMENTS & CODED BANK STATEMENTS							
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
TOTAL RECEIPTS								
DISBURSEMENTS								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED RENTAL/LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
TOTAL DISBURSEMENTS								
NET CASH FLOW								
(RECEIPTS LESS DISBURSEMENTS)								
CASH - END OF MONTH								

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	\$ 11,516.00
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$ -
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$ -
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	\$ 11,516.00

In re KENNETH G McNEIL

Case No. _____15-14218 MBK
Reporting Period: May 31, 2016

BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

[illegible]

Case No. 15-14218 MBK
Reporting Period: May 31, 2016

SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID

This schedule is to include all retained professional payments from case inception to current month.

[illegible]

In re KENNETH G McNEIL

Case No. 15-14218 MBK
Reporting Period: May 31, 2016

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
Attach photocopies of any tax returns filed during the reporting period.

Federal and State Income Tax withheld from salary

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property	Debtor has filed a Plan of Reorganization wherein this matter's resolution is proposed.					
Personal Property	Also, the Debtor has settled this matter with several secured creditors by motion practice.					
Other:						
Total State and Local						
Total Taxes						0

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	0-30	31-60	61-90	Over 90	Total
Number of Days Past Due						
Accounts Payable						\$ -
Wages Payable						0
Taxes Payable						0
Rent/Leases-Building						0
Rent/Leases-Equipment						0
Secured Debt/Adequate Protection Payments	Debtor has filed a Plan of Reorganization wherein this matter's resolution is proposed.					
Professional Fees	Also, the Debtor has settled this matter with several secured creditors by motion practice.					0
Amounts Due to Insiders*						0
Total Postpetition Debts						\$0.00

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re KENNETH G McNEIL
Case No. _15-14218 MBK
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ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

See Note 1 below:

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period	\$	-
+ Amounts billed during the period		-
- Amounts collected during the period		-
Total Accounts Receivable at the end of the reporting period	\$	-
Accounts Receivable Aging		Amount
0 - 30 days old	\$	-
31 - 60 days old		-
61 - 90 days old		-
91+ days old		-
Total Accounts Receivable		-
Amount considered uncollectible (Bad Debt)		-
Accounts Receivable (net)	\$	-

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		X
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	N/A	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		X

Note 1: Debtor is quantifying any amounts owed.

Kenneth McNeil**Balance Sheet****As of May 31, 2016****May 31, 16****ASSETS****Current Assets****Checking/Savings****10000 · Bank**

10300 · WF HOUSE ACCOUNT

(294)

10400 · WF MAIN CHECKING

102,904

10500 · WF BK-SAVINGS ACCOUNT

500

Total 10000 · Bank

103,110

Total Checking/Savings

103,110

Accounts Receivable**Accounts Receivable**

4,720

Total Accounts Receivable

4,720

Total Current Assets

107,830

Fixed Assets**Fixed Assets**

1420 Genesee, Hamilton

46,038

196 Rosemont, Trenton

20,000

219 Woodlawn, Hamilton

37,115

244 Cleveland, Trenton

29,000

251 Woodlawn, Hamilton

40,000

29 S Olden, Trenton

19,080

324 Mary St., Hamilton

40,000

329 Cleveland, Trenton

26,662

343 Garfield, Trenton

28,694

44 S Hermitage, Trenton

29,341

48 S Olden, Trenton

17,000

5 Cortelyou, Jackson

375,000

52 S Olden, Trenton

21,117

59 Edgemere, Trenton

20,000

631 Norway, Hamilton

35,990

Total Fixed Assets

785,038

12000 · Renovations

10,605

Total Fixed Assets

795,643

TOTAL ASSETS**903,473****LIABILITIES & EQUITY****Liabilities****Current Liabilities****Other Current Liabilities**

59 · Edgmer, Trenton Payments Post

(1,500)

Total Other Current Liabilities

(1,500)

Total Current Liabilities

(1,500)

Long Term Liabilities**Mortgage Loans-Prepetition**

1420 Genesee, Hamilton

136,250

196 Rosemont, Trenton

113,982

219 Woodlawn, Hamilton

95,129

244 Cleveland, Trenton

146,334

251 Woodlawn, Hamilton

92,322

29 S Olden, Trenton

116,118

324 Mary St, Hamilton

120,744

329 Cleveland, Trenton

136,644

343 Garfield, Trenton

157,751

44 S Hermitage, Trenton

247,460

48 S Olden, Trenton

118,464

5 Cortelyou Rd, Jackson

538,823

Kenneth McNeil
Balance Sheet
As of May 31, 2016

	May 31, 16
52 S Olden, Trenton	126,187
59 Edgemere, Trenton	64,581
631 Norway, Hamilton	92,590
Total Mortgage Loans-Prepetition	2,303,379
Total Long Term Liabilities	2,303,379
Total Liabilities	2,301,879
Equity	
30000 · Begining Balance Equity	(1,533,497)
32000 · Members Equity	82,306
Net Income	52,785
Total Equity	(1,398,406)
TOTAL LIABILITIES & EQUITY	903,473

Kenneth McNeil

Profit & Loss

May 2016

	May 16
Ordinary Income/Expense	
Income	
Income/Receipts	
Disability Income	5,030
Other Income	1
Rental Income	14,842
Total Income/Receipts	19,873
Total Income	19,873
Expense	
Disbursements	
Food/ Entertainment/Personal	2,525
Gas & Tolls	32
Insurance	1,114
Medical	709
Other Taxes	795
Travel Expense	113
Utilities	1,835
Total Disbursements	7,125
General Expenses	
60902 · Office Expense	10
61700 · Computer and Internet Expenses	510
67100 · Rent Expense	1,700
67200 · Repairs and Maintenance	1,517
68100 · Telephone Expense	654
Total General Expenses	4,391
Total Expense	11,516
Net Ordinary Income	8,357
Net Income	8,357

Kenneth McNeil

Profit & Loss by Class

May 2016

	General/Personal	1420 Genesee, H... (Residential Prop...	196 Rosemont, Tr... (Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income	5,030		
Other Income	1		
Rental Income			400
Total Income/Receipts	5,031		400
Total Income	5,031		400
Expense			
Disbursements			
Food/ Entertainment/Personal	2,525		
Gas & Tolls	32		
Insurance	450		665
Medical	709		
Other Taxes		318	
Travel Expense	113		
Utilities	800		
Total Disbursements	4,630	318	665
General Expenses			
60902 · Office Expense	10		
61700 · Computer and Internet Expenses	510		
67100 · Rent Expense	1,700		
67200 · Repairs and Maintenance	667		
68100 · Telephone Expense	654		
Total General Expenses	3,541		
Total Expense	8,171	318	665
Net Ordinary Income	(3,140)	(318)	(265)
Net Income	(3,140)	(318)	(265)

Kenneth McNeil

Profit & Loss by Class

May 2016

	219 Woodlawn, H... (Residential Prop...	244 Cleveland, Tr... (Residential Prop...	251 Woodlawn, H... (Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Other Income			
Rental Income	1,275	795	1,275
Total Income/Receipts	1,275	795	1,275
Total Income	1,275	795	1,275
Expense			
Disbursements			
Food/ Entertainment/Personal			
Gas & Tolls			
Insurance			
Medical			
Other Taxes	159		
Travel Expense			
Utilities			
Total Disbursements	159		
General Expenses			
60902 · Office Expense			
61700 · Computer and Internet Expenses			
67100 · Rent Expense			
67200 · Repairs and Maintenance			
68100 · Telephone Expense			
Total General Expenses			
Total Expense	159		
Net Ordinary Income	1,116	795	1,275
Net Income	1,116	795	1,275

Kenneth McNeil

Profit & Loss by Class

May 2016

	29 S Olden, Trent... (Residential Prop...	324 Mary St, Ham... (Residential Prop...	343 Garfield, Tren... (Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Other Income			
Rental Income	1,000	1,100	1,000
Total Income/Receipts	1,000	1,100	1,000
Total Income	1,000	1,100	1,000
Expense			
Disbursements			
Food/ Entertainment/Personal			
Gas & Tolls			
Insurance			
Medical			
Other Taxes		159	
Travel Expense			
Utilities			389
Total Disbursements		159	389
General Expenses			
60902 · Office Expense			
61700 · Computer and Internet Expenses			
67100 · Rent Expense			
67200 · Repairs and Maintenance	300		
68100 · Telephone Expense			
Total General Expenses	300		
Total Expense	300	159	389
Net Ordinary Income	700	941	611
Net Income	700	941	611

Kenneth McNeil

Profit & Loss by Class

May 2016

	44 S Hermitage, T...	48 S Olden, Trent...	5 Cortelyou Road...
	(Residential Prop...	(Residential Prop...	(Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Other Income			
Rental Income	1,266	950	2,850
Total Income/Receipts	1,266	950	2,850
Total Income	1,266	950	2,850
Expense			
Disbursements			
Food/ Entertainment/Personal			
Gas & Tolls			
Insurance			
Medical			
Other Taxes			
Travel Expense			
Utilities	646		
Total Disbursements	646		
General Expenses			
60902 · Office Expense			
61700 · Computer and Internet Expenses			
67100 · Rent Expense			
67200 · Repairs and Maintenance	550		
68100 · Telephone Expense			
Total General Expenses	550		
Total Expense	1,196		
Net Ordinary Income	70	950	2,850
Net Income	70	950	2,850

Kenneth McNeil
Profit & Loss by Class
May 2016

52 S Olden, Trent... 59 Edgemere, Tre... 631 Norway, Ham...
(Residential Prop... (Residential Prop... (Residential Prop...

Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Other Income			
Rental Income	1,015	1,037	879
Total Income/Receipts	1,015	1,037	879
Total Income	1,015	1,037	879
Expense			
Disbursements			
Food/ Entertainment/Personal			
Gas & Tolls			
Insurance			
Medical			
Other Taxes			159
Travel Expense			
Utilities			
Total Disbursements			159
General Expenses			
60902 · Office Expense			
61700 · Computer and Internet Expenses			
67100 · Rent Expense			
67200 · Repairs and Maintenance			
68100 · Telephone Expense			
Total General Expenses			
Total Expense			159
Net Ordinary Income	1,015	1,037	720
Net Income	1,015	1,037	720

Kenneth McNeil

Profit & Loss by Class

May 2016

	Total Residential ...	TOTAL
Ordinary Income/Expense		
Income		
Income/Receipts		
Disability Income		5,030
Other Income		1
Rental Income	14,842	14,842
Total Income/Receipts	14,842	19,873
Total Income	14,842	19,873
Expense		
Disbursements		
Food/ Entertainment/Personal		2,525
Gas & Tolls		32
Insurance	665	1,114
Medical		709
Other Taxes	795	795
Travel Expense		113
Utilities	1,035	1,835
Total Disbursements	2,495	7,125
General Expenses		
60902 · Office Expense		10
61700 · Computer and Internet Expenses		510
67100 · Rent Expense		1,700
67200 · Repairs and Maintenance	850	1,517
68100 · Telephone Expense		654
Total General Expenses	850	4,391
Total Expense	3,345	11,516
Net Ordinary Income	11,497	8,357
Net Income	11,497	8,357

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through May 31, 2016

	General/Personal	1420 Genesee, H... (Residential Prop...	196 Rosemont, Tr... (Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income	62,868		
Opening Deposit Balance	3,688		
Other Income	4		
Refund	24,655		
Rental Income	0	8,870	5,665
Social Security	9,945		
Tax Refund	2,441		
Income/Receipts - Other			855
Total Income/Receipts	103,602	8,870	6,520
Total Income	103,602	8,870	6,520
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal	1,096		
Car Service Taxi/Transportation	203		
Food/ Entertainment/Personal	18,126		
Gas & Tolls	2,389		
Health Club	103		
Home Insurance	783		
Home Maintenance/Care	39		
Housekeeping/Clothing/Laundry	178		
Income Tax	187		
Insurance	7,409		665
License/Fees			135
Medical	6,685		
Other Taxes	545	475	
Real Estate Taxes			
Service Charges-Checks, Etc	113		
Travel Expense	1,465		
Utilities	2,287		
Total Disbursements	41,607	475	800
General Expenses			
60200 · Automobile Expense	648		
60902 · Office Expense	282		
61700 · Computer and Internet Expenses	510		
63700 · Landscaping and Groundskeeping			
64904 · Supplies	1,015		
66500 · Postage and Delivery	12		
67100 · Rent Expense	28,200		
67200 · Repairs and Maintenance	667	1,320	1,214
68100 · Telephone Expense	2,579		
Total General Expenses	33,914	1,320	1,214
Reorganization Costs			
Professional Fees	766		
U.S. Trustee Fees	2,925		
Total Reorganization Costs	3,691		
Total Expense	79,212	1,795	2,013
Net Ordinary Income	24,390	7,075	4,507
Net Income	24,390	7,075	4,507

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through May 31, 2016

	219 Woodlawn, H... (Residential Prop...	244 Cleveland, Tr... (Residential Prop...	251 Woodlawn, H... (Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Opening Deposit Balance			
Other Income			
Refund			
Rental Income	13,842	18,889	15,207
Social Security			
Tax Refund			
Income/Receipts - Other	1,275	795	1,275
Total Income/Receipts	15,117	19,684	16,482
Total Income	15,117	19,684	16,482
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal			
Car Service Taxi/Transportation			
Food/ Entertainment/Personal			
Gas & Tolls			
Health Club			
Home Insurance			
Home Maintenance/Care			
Housekeeping/Clothing/Laundry			
Income Tax			
Insurance			
License/Fees	25	135	
Medical			
Other Taxes	789		157
Real Estate Taxes			
Service Charges-Checks, Etc			
Travel Expense			
Utilities			
Total Disbursements	814	135	157
General Expenses			
60200 · Automobile Expense			
60902 · Office Expense			
61700 · Computer and Internet Expenses			
63700 · Landscaping and Groundskeeping			
64904 · Supplies			
66500 · Postage and Delivery			
67100 · Rent Expense			
67200 · Repairs and Maintenance	1,084	1,131	2,698
68100 · Telephone Expense			
Total General Expenses	1,084	1,131	2,698
Reorganization Costs			
Professional Fees			
U.S. Trustee Fees			
Total Reorganization Costs			
Total Expense	1,898	1,266	2,855
Net Ordinary Income	13,220	18,417	13,627
Net Income	13,220	18,417	13,627

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through May 31, 2016

	29 S Olden, Trent... (Residential Prop...	324 Mary St, Ham... (Residential Prop...	329 Cleveland, Tr... (Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Opening Deposit Balance			
Other Income			
Refund			
Rental Income	6,890	11,200	7,393
Social Security			
Tax Refund			
Income/Receipts - Other	1,000	1,100	850
Total Income/Receipts	7,890	12,300	8,243
Total Income	7,890	12,300	8,243
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal			
Car Service Taxi/Transportation			
Food/ Entertainment/Personal	27		
Gas & Tolls			
Health Club			
Home Insurance			
Home Maintenance/Care		12	
Housekeeping/Clothing/Laundry			
Income Tax			
Insurance			
License/Fees	135		135
Medical			
Other Taxes		316	
Real Estate Taxes			
Service Charges-Checks, Etc			
Travel Expense			
Utilities	45	316	604
Total Disbursements	207	644	739
General Expenses			
60200 · Automobile Expense			
60902 · Office Expense			
61700 · Computer and Internet Expenses			
63700 · Landscaping and Groundskeeping			
64904 · Supplies	91		
66500 · Postage and Delivery			
67100 · Rent Expense			
67200 · Repairs and Maintenance	9,989	6,247	6,079
68100 · Telephone Expense			
Total General Expenses	10,080	6,247	6,079
Reorganization Costs			
Professional Fees			
U.S. Trustee Fees			
Total Reorganization Costs			
Total Expense	10,286	6,891	6,818
Net Ordinary Income	(2,396)	5,409	1,426
Net Income	(2,396)	5,409	1,426

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through May 31, 2016

343 Garfield, Tren...	44 S Hermitage, T...	48 S Olden, Trent...
(Residential Prop...	(Residential Prop...	(Residential Prop...

Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Opening Deposit Balance			
Other Income			
Refund			
Rental Income	6,655	6,807	7,506
Social Security			
Tax Refund			
Income/Receipts - Other	429	588	950
Total Income/Receipts	7,084	7,395	8,456
Total Income	7,084	7,395	8,456
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal			
Car Service Taxi/Transportation			
Food/ Entertainment/Personal			
Gas & Tolls			
Health Club			
Home Insurance	725	685	693
Home Maintenance/Care			
Housekeeping/Clothing/Laundry			
Income Tax			
Insurance			
License/Fees	250	205	135
Medical			
Other Taxes			
Real Estate Taxes		941	388
Service Charges-Checks, Etc			
Travel Expense			
Utilities	734	1,667	393
Total Disbursements	1,709	3,498	1,609
General Expenses			
60200 · Automobile Expense			
60902 · Office Expense			
61700 · Computer and Internet Expenses			
63700 · Landscaping and Groundskeeping		275	
64904 · Supplies			
66500 · Postage and Delivery			
67100 · Rent Expense			
67200 · Repairs and Maintenance	5,295	4,482	10,118
68100 · Telephone Expense			
Total General Expenses	5,295	4,757	10,118
Reorganization Costs			
Professional Fees			
U.S. Trustee Fees			
Total Reorganization Costs			
Total Expense	7,004	8,255	11,727
Net Ordinary Income	80	(860)	(3,271)
Net Income	80	(860)	(3,271)

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through May 31, 2016

	5 Cortelyou Road... (Residential Prop...	52 S Olden, Trent... (Residential Prop...	59 Edgemere, Tre... (Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Opening Deposit Balance			
Other Income			
Refund			
Rental Income	22,740	10,053	12,642
Social Security			
Tax Refund			
Income/Receipts - Other	2,850	1,015	1,037
Total Income/Receipts	25,590	11,068	13,679
Total Income	25,590	11,068	13,679
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal			
Car Service Taxi/Transportation			
Food/ Entertainment/Personal			
Gas & Tolls			
Health Club			
Home Insurance		10	
Home Maintenance/Care			
Housekeeping/Clothing/Laundry			
Income Tax			
Insurance			
License/Fees			135
Medical			
Other Taxes			
Real Estate Taxes			
Service Charges-Checks, Etc			
Travel Expense			
Utilities		3,903	106
Total Disbursements		3,913	241
General Expenses			
60200 · Automobile Expense			
60902 · Office Expense			
61700 · Computer and Internet Expenses			
63700 · Landscaping and Groundskeeping			
64904 · Supplies			
66500 · Postage and Delivery			
67100 · Rent Expense		1,700	
67200 · Repairs and Maintenance		1,008	694
68100 · Telephone Expense			
Total General Expenses		2,708	694
Reorganization Costs			
Professional Fees			
U.S. Trustee Fees			
Total Reorganization Costs			
Total Expense		6,621	935
Net Ordinary Income	25,590	4,447	12,744
Net Income	25,590	4,447	12,744

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through May 31, 2016

631 Norway, Ham...

(Residential Prop...

Total Residential ...

Unclassified

Ordinary Income/Expense**Income****Income/Receipts**

Disability Income

Opening Deposit Balance

Other Income

0

Refund

Rental Income

13,856

168,214

Social Security

Tax Refund

Income/Receipts - Other

2,524

16,543

Total Income/Receipts

16,380

184,757

0

Total Income

16,380

184,757

0

Expense**Disbursements**

Cable, TV, Phone-Bus/Personal

Car Service Taxi/Transportation

Food/ Entertainment/Personal

27

(218)

Gas & Tolls

Health Club

Home Insurance

2,113

Home Maintenance/Care

12

Housekeeping/Clothing/Laundry

Income Tax

Insurance

665

License/Fees

52

1,342

Medical

Other Taxes

958

2,695

Real Estate Taxes

1,328

Service Charges-Checks, Etc

Travel Expense

Utilities

7,769

203

Total Disbursements

1,010

15,951

(15)

General Expenses

60200 · Automobile Expense

28

60902 · Office Expense

61700 · Computer and Internet Expenses

63700 · Landscaping and Groundskeeping

275

64904 · Supplies

33

124

66500 · Postage and Delivery

67100 · Rent Expense

1,700

67200 · Repairs and Maintenance

5,271

56,629

68100 · Telephone Expense

Total General Expenses

5,305

58,728

28

Reorganization Costs

Professional Fees

U.S. Trustee Fees

Total Reorganization Costs**Total Expense**

6,315

74,679

13

Net Ordinary Income

10,065

110,078

(13)

Net Income

10,065

110,078

(13)

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through May 31, 2016

TOTAL**Ordinary Income/Expense****Income****Income/Receipts**

Disability Income	62,868
Opening Deposit Balance	3,688
Other Income	4
Refund	24,655
Rental Income	168,214
Social Security	9,945
Tax Refund	2,441
Income/Receipts - Other	16,543

Total Income/Receipts	288,359
------------------------------	----------------

Total Income	288,359
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Expense**Disbursements**

Cable, TV, Phone-Bus/Personal	1,096
Car Service Taxi/Transportation	203
Food/ Entertainment/Personal	17,934
Gas & Tolls	2,389
Health Club	103
Home Insurance	2,896
Home Maintenance/Care	50
Housekeeping/Clothing/Laundry	178
Income Tax	187
Insurance	8,074
License/Fees	1,342
Medical	6,685
Other Taxes	3,240
Real Estate Taxes	1,328
Service Charges-Checks, Etc	113
Travel Expense	1,465
Utilities	10,260

Total Disbursements	57,543
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General Expenses

60200 · Automobile Expense	676
60902 · Office Expense	282
61700 · Computer and Internet Expenses	510
63700 · Landscaping and Groundskeeping	275
64904 · Supplies	1,139
66500 · Postage and Delivery	12
67100 · Rent Expense	29,900
67200 · Repairs and Maintenance	57,296
68100 · Telephone Expense	2,579

Total General Expenses	92,670
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Reorganization Costs

Professional Fees	766
U.S. Trustee Fees	2,925

Total Reorganization Costs	3,691
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Total Expense	153,903
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Net Ordinary Income	134,455
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Net Income	134,455
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Wells Fargo Combined Statement of AccountsPrimary account number: **1632178321** ■ May 1, 2016 - May 31, 2016 ■ Page 1 of 8

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE# 15-14218(NJ)
174 NASSAU ST PMB 277
PRINCETON NJ 08542-7005

Questions?

Available by phone 24 hours a day, 7 days a week:

Telecommunications Relay Services calls accepted

1-800-742-4932

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

Other Wells Fargo Benefits

Students have unique needs when it comes to their money. Whether a younger teen in high school, or an older teen preparing to graduate and take the next step towards college, the military, or directly into the workforce, Wells Fargo has the tools and resources to help students access their money, manage a budget, pay for college, and much more. Visit

wells Fargo.com/studentcenter



Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo® Preferred Checking	2	1632178321	95,853.44	102,903.81
Wells Fargo Everyday Checking	5	1632178354	650.38	-293.66
Wells Fargo Way2Save® Savings	7	5631706024	500.04	500.04
Total deposit accounts			\$97,003.86	\$103,110.19

Wells Fargo® Preferred Checking

Activity summary

Beginning balance on 5/1	\$95,853.44
Deposits/Additions	21,321.48
Withdrawals/Subtractions	- 14,271.11
Ending balance on 5/31	\$102,903.81

Account number: 1632178321

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE# 15-14218(NJ)

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000005631706024

Interest summary

Interest paid this statement	\$0.78
Average collected balance	\$91,644.07
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.78
Interest paid this year	\$3.29

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/2		Purchase authorized on 04/27 Uber Technologies 8665761039 CA S586118002196525 Card 9453		5.60	
5/2		Purchase authorized on 04/29 Wholefids Prn 10187 Princeton NJ S286120680540541 Card 9453		46.51	
5/2		Purchase authorized on 04/30 Uber Technologies 866-576-1039 CA S586121087057488 Card 9453		5.60	
5/2		Purchase authorized on 04/30 Butterfly Nails Princeton NJ S586121678420852 Card 9453		31.00	
5/2		Purchase authorized on 05/01 Uber Technologies 8665761039 CA S466121845382570 Card 9453		5.60	
5/2	218	Check		250.00	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/2		Horizon Bcbs NJ Prem. Bill 160428 xxxxx3034 McNeil		234.32	95,274.81
5/3		SSA Treas 310 Xxsoc Sec 050316 xxxxx3034A SSA Kenneth G McNeil	1,982.00		
5/3		Harland Clarke Check/Acc. 050216 00676887575488 Kenneth McNeil		10.00	
5/3		Purchase authorized on 05/02 Fic*Foremost Insur 800-527-3905 MI S586123653276215 Card 9453		664.62	
5/3		Purchase authorized on 05/02 Black Forest Acres Hamilton Squa NJ S386123691949446 Card 9453		36.60	
5/3		Bill Pay 29 South Olden A Recurringxx70490 on 05-03		700.00	
5/3		Bill Pay Ocwen-219 Recurringxxxxx24512 on 05-03		726.00	
5/3		Bill Pay Sis-59 Recurringxxxxx27021 on 05-03		750.00	94,369.59
5/4		Purchase authorized on 05/03 Cty Online 4107356063 MD S306124563812350 Card 9453		189.00	
5/4		Purchase authorized on 05/03 Jerrys Artarama-PR Lawrenceville NJ S386124589243396 Card 9453		40.33	
5/4		Purchase authorized on 05/03 Cvs/Pharmacy #0287 Trenton NJ S086124650445551 Card 9453		5.83	
5/4		Purchase authorized on 05/03 Black Forest Acres Hamilton Squa NJ S586124818900849 Card 9453		39.58	94,094.85
5/5		Purchase authorized on 05/04 Uber Technologies 866-576-1039 CA S386125639250654 Card 9453		5.60	
5/5		Purchase authorized on 05/04 Jerrys Artarama-PR Lawrenceville NJ S586125782934783 Card 9453		19.67	94,069.58
5/6		Bill Payment Return on 05-06	700.00		
5/6		Purchase authorized on 05/05 Uber Technologies 866-576-1039 CA S586126519324913 Card 9453		5.73	
5/6		Purchase authorized on 05/05 Uber Technologies 866-576-1039 CA S466126582724773 Card 9453		5.74	
5/6	175	Cashed Check		350.00	94,408.11
5/9		Recurring Payment authorized on 05/06 Intuit *Qbooks/Pro 800-446-8848 CA S306127555595328 Card 9453		509.95	
5/9		Purchase authorized on 05/06 Harbor Freight Too Ewing NJ S586127588026219 Card 9453		14.54	
5/9		Purchase authorized on 05/06 The Home Depot #09 Ewing NJ S306127597193963 Card 9453		16.92	
5/9		Purchase authorized on 05/06 Wholefids Prn 10187 Princeton NJ S006128079172884 Card 9453		162.57	
5/9		Purchase authorized on 05/08 Abunda Life Asbury Park NJ S306129670555207 Card 9453		658.00	
5/9	176	Cashed Check		300.00	92,746.13
5/10		Purchase authorized on 05/08 Quick Chek Food St Trenton NJ S306129744723763 Card 9453		7.48	
5/10		WFB Hr Benefits Wfc04810379 McNeil Kenneth		45.92	
5/10		Public Service Pseg 006644238408 Kenneth McNeil		799.88	
5/10	177	Check		775.00	91,117.85
5/12		Recurring Payment authorized on 05/11 Verizon*Onetimepay Verizon.Com TX S466131803390923 Card 9453		300.67	90,817.18
5/13		Purchase authorized on 05/11 Mending Hearts Fam Burlington NJ S466133033096931 Card 9453		80.00	
5/13		ATM Withdrawal authorized on 05/13 1300 Hamilton Ave. Trenton NJ 0007742 ATM ID 0083H Card 9453		300.00	90,437.18
5/16		Purchase Return authorized on 05/11 Abunda Life Asbury Park NJ S616135607536808 Card 9453	230.00		
5/16		Purchase authorized on 05/13 Hung Vong Superma Philadelphia PA S466134489428670 Card 9453		59.78	
5/16		Purchase authorized on 05/13 Wholefids Prn 10187 Princeton NJ S166134739230728 Card 9453		17.85	
5/16		Purchase authorized on 05/15 Uber May15 US Ja Help.Uber.Com CA S586136770097216 Card 9453		6.64	
5/16		Purchase authorized on 05/16 Uber May15 US Ci Help.Uber.Com CA S586137137644559 Card 9453		5.60	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/16		Prudential Ins Ins Prem May 16 063413632Trml2 Kenneth G McNeil		47.96	
5/16		Metlife Payment 160516 50001060323 Kenneth McNeil		331.69	90,197.66
5/17		Recurring Payment authorized on 05/16 Rwj-Hamilton Healt 609-584-7600 NJ S286137338793214 Card 9453		51.36	
5/17		Purchase authorized on 05/16 Uber May16 US 6Z Help.Uber.Com CA S586137474335082 Card 9453		5.60	
5/17		Purchase authorized on 05/17 Uber Technologies 8665761039 CA S466138055603037 Card 9453		14.81	90,125.89
5/18		Purchase authorized on 05/18 Uber May17 US Fm Help.Uber.Com CA S466138858099356 Card 9453		5.60	
5/18		Purchase authorized on 05/17 Holiday Skating Ce Delanco NJ S466139059476355 Card 9453		100.00	90,020.29
5/19		Purchase authorized on 05/19 Vzwriss*Ivr Ve 800-922-0204 NJ S586139611427769 Card 9453		353.70	
5/19		Minnesota Life Prem Pymt 160516 342974100000 McNeil, Kenneth G.		19.91	89,646.68
5/20		Purchase authorized on 05/20 Uber May19 US V6 Help.Uber.Com CA S386141046943320 Card 9453		5.60	89,641.08
5/23		Purchase authorized on 05/19 Hair and Nails Stu Willingboro NJ S286140836459246 Card 9453		35.00	
5/23		Purchase authorized on 05/22 Prometric *Exam 800-853-6769 MD S306143160547227 Card 9453		60.00	
5/23		Purchase authorized on 05/22 Njt Trenton Trenton NJ S466143680541060 Card 9453		9.00	
5/23		Purchase authorized on 05/23 Uber May22 US 3x Help.Uber.Com CA S306144069736584 Card 9453		5.60	
5/23		ATM Withdrawal authorized on 05/23 1488 Pennington Road Ewing NJ 0009396 ATM ID 6603Y Card 9453		300.00	89,231.48
5/24		Purchase authorized on 05/23 Cvs/Pharmacy #0603 Trenton NJ S006144637385261 Card 9453		6.41	89,225.07
5/25		Purchase authorized on 05/24 Panera Bread #6014 Hamilton NJ S466145548747644 Card 9453		16.65	89,208.42
5/26		Purchase authorized on 05/24 Mending Hearts Fam Burlington NJ S386145797048097 Card 9453		80.00	
5/26		Purchase authorized on 05/25 Chipotle 1751 Princeton NJ S386146690933133 Card 9453		9.75	89,118.67
5/27		Wachovia Corpora Ltdbenefit 160525 56029500 McNeil, Kenneth G	555.07		
5/27		Purchase authorized on 05/27 Uber Technologies 866-576-1039 CA S586148003063010 Card 9453		6.55	
5/27		Purchase authorized on 05/26 Prometric *Exam 800-853-6769 MD S386148015140422 Card 9453		75.00	89,592.19
5/31		Massachusetts Mu Di ACH Pus 160526 Dz9Y2N2Vxt Kenneth G McNeil	2,493.42		
5/31		Purchase Return authorized on 05/30 Macy*S East #0065 Lawrenceville NJ S616152554295774 Card 9453	518.21		
5/31		Deposit	14,842.00		
5/31		Purchase authorized on 05/29 7-Eleven 10977 Ewing NJ S586149848593541 Card 9453		66.76	
5/31		Purchase authorized on 05/29 Wholefds Prn 10187 Princeton NJ S006151052882868 Card 9453		152.64	
5/31		Purchase authorized on 05/30 Macy*S East #0065 Lawrenceville NJ S086151634429457 Card 9453		68.47	
5/31		Purchase authorized on 05/30 Macy*S East #0065 Lawrenceville NJ S006151703484356 Card 9453		518.21	
5/31		Purchase authorized on 05/30 Macy*S East #0065 Lawrenceville NJ S166151736553494 Card 9453		206.72	
5/31	185	Check		158.98	
5/31	184	Check		158.98	
5/31	183	Check		158.98	
5/31	182	Check		158.98	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/31	181	Check		158.98	
5/31	180	Check		389.02	
5/31	179	Check		646.07	
5/31	178	Check		1,700.00	
5/31		Interest Payment	0.78		102,903.81
Ending balance on 5/31					102,903.81
Totals			\$21,321.48	\$14,271.11	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
175	5/6	350.00	179	5/31	646.07	183	5/31	158.98
176	5/9	300.00	180	5/31	389.02	184	5/31	158.98
177	5/10	775.00	181	5/31	158.98	185	5/31	158.98
178	5/31	1,700.00	182	5/31	158.98	218 *	5/2	250.00

* Gap in check sequence.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 05/01/2016 - 05/31/2016	Standard monthly service fee \$15.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Total amount of qualifying direct deposits	\$1,000.00	\$5,030.49 <input checked="" type="checkbox"/>
· Linked Wells Fargo home mortgage	1	0 <input type="checkbox"/>
· Combined balances in linked accounts, which may include	\$10,000.00	\$89,883.65 <input checked="" type="checkbox"/>
· Minimum daily balance in checking, savings, time accounts (CDs) and FDIC-insured retirement accounts		

JD/JD

Wells Fargo Everyday Checking**Activity summary**

Beginning balance on 5/1	\$650.38
Deposits/Additions	46.59
Withdrawals/Subtractions	- 990.63
Ending balance on 5/31	-\$293.66

Account number: 1632178354

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE# 15-14218(NJ)

New Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 021200025

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/2		Purchase authorized on 04/30 Panera Bread #6014 Princeton NJ S466121681989728 Card 9461		1.43	648.95
5/3		Purchase authorized on 05/01 Wholefids Prn 10187 Princeton NJ S286123019828548 Card 9461		203.33	445.62
5/5		Purchase authorized on 05/03 Perelandra Natural Brooklyn NY S586124730375367 Card 9461		11.93	433.69
5/6		Purchase Return authorized on 05/04 Wholefids Prn 10187 Princeton NJ S616127545351683 Card 9461	46.59		480.28
5/11		Purchase authorized on 05/09 Perelandra Natural Brooklyn NY S466130716905446 Card 9461		39.19	441.09
5/16		Purchase authorized on 05/15 Target 0001 Princeton NJ S086136804505703 Card 9461		19.25	421.84
5/17		Purchase authorized on 05/15 Wholefids Prn 10187 Princeton NJ S286137011046320 Card 9461		107.51	314.33
5/18		Purchase authorized on 05/16 Perelandra Natural Brooklyn NY S386137743781749 Card 9461		15.13	299.20
5/23		Purchase authorized on 05/21 Quick Chek Corp #1 Lawrence NJ S306142581218440 Card 9461		25.00	
5/23		Purchase authorized on 05/21 Wholefids Prn 10187 Princeton NJ S006143041655709 Card 9461		6.25	267.95
5/26		Purchase authorized on 05/25 Wawa 8339 0008 Lawrence Twp NJ S306147048723928 Card 9461		14.66	253.29
5/27		Purchase authorized on 05/25 Perelandra Natural Brooklyn NY S466146735902077 Card 9461		10.99	242.30
5/31		Purchase authorized on 05/30 Macy'S East #0065 Lawrenceville NJ S166151844279938 Card 9461		219.93	
5/31		Purchase authorized on 05/30 Macy's 400 US Rt 1 Lawrenceville NJ P00000000747174741 Card 9461		207.65	
5/31		Purchase authorized on 05/30 Macy's 400 US Rt 1 Lawrenceville NJ P00000000545222552 Card 9461		108.38	-293.66
Ending balance on 5/31					-293.66
Totals			\$46.59	\$990.63	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 05/01/2016 - 05/31/2016	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$1,500.00	-\$293.66 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Total number of posted Wells Fargo Debit Card purchases and/or payments	10	14 <input checked="" type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$5.00 discount) ☐

RC/RC



Wells Fargo Way2Save® Savings

Activity summary

Beginning balance on 5/1	\$500.04
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Ending balance on 5/31	\$500.04

Account number: 5631706024

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE # 15-14218 NJ

New Jersey account terms and conditions apply

For Direct Deposit use
 Routing Number (RTN): 021200025

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$500.04
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.02

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 05/01/2016 - 05/31/2016

Standard monthly service fee \$5.00

You paid \$0.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Daily automatic transfer from a Wells Fargo checking account
- Save As You Go® transfer from a Wells Fargo checking account
- Monthly automatic transfer from a Wells Fargo checking account
- The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)

Minimum required

This fee period

\$300.00	\$500.04 <input checked="" type="checkbox"/>
\$1.00	\$0.00 <input type="checkbox"/> ^
\$1.00	\$0.00 <input type="checkbox"/>
\$25.00	\$0.00 <input type="checkbox"/> ^

^Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.

AM/AM



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+ \$ _____

C Add **A** and **B** to calculate the subtotal.

= \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

- \$ _____ |

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

is \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.